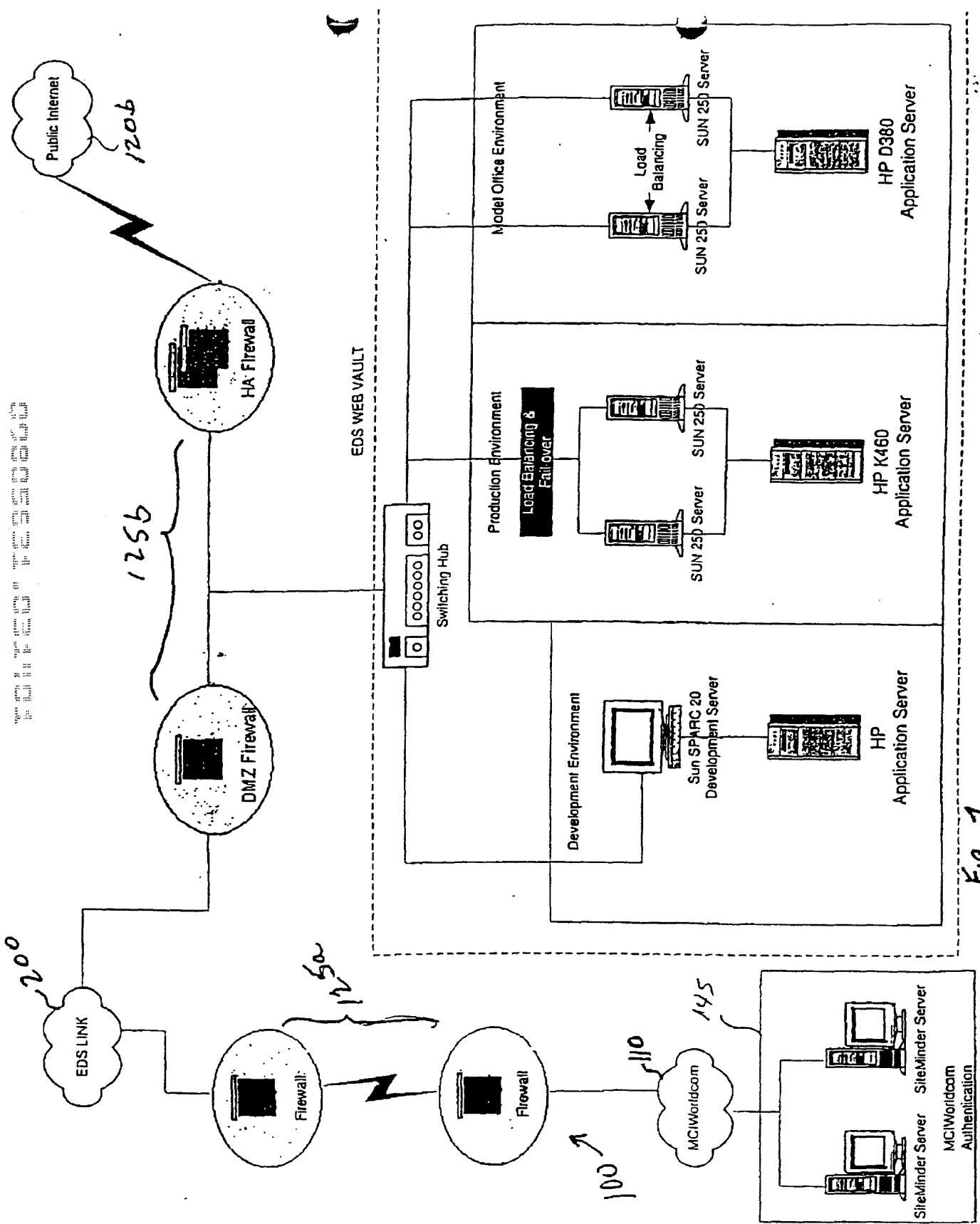


Inventors: Elaine Scott Mason

Sheets of Drawings: 1 of 5



Inventors: Joel K. Hanson

Sheets of Drawings: 2 of 5

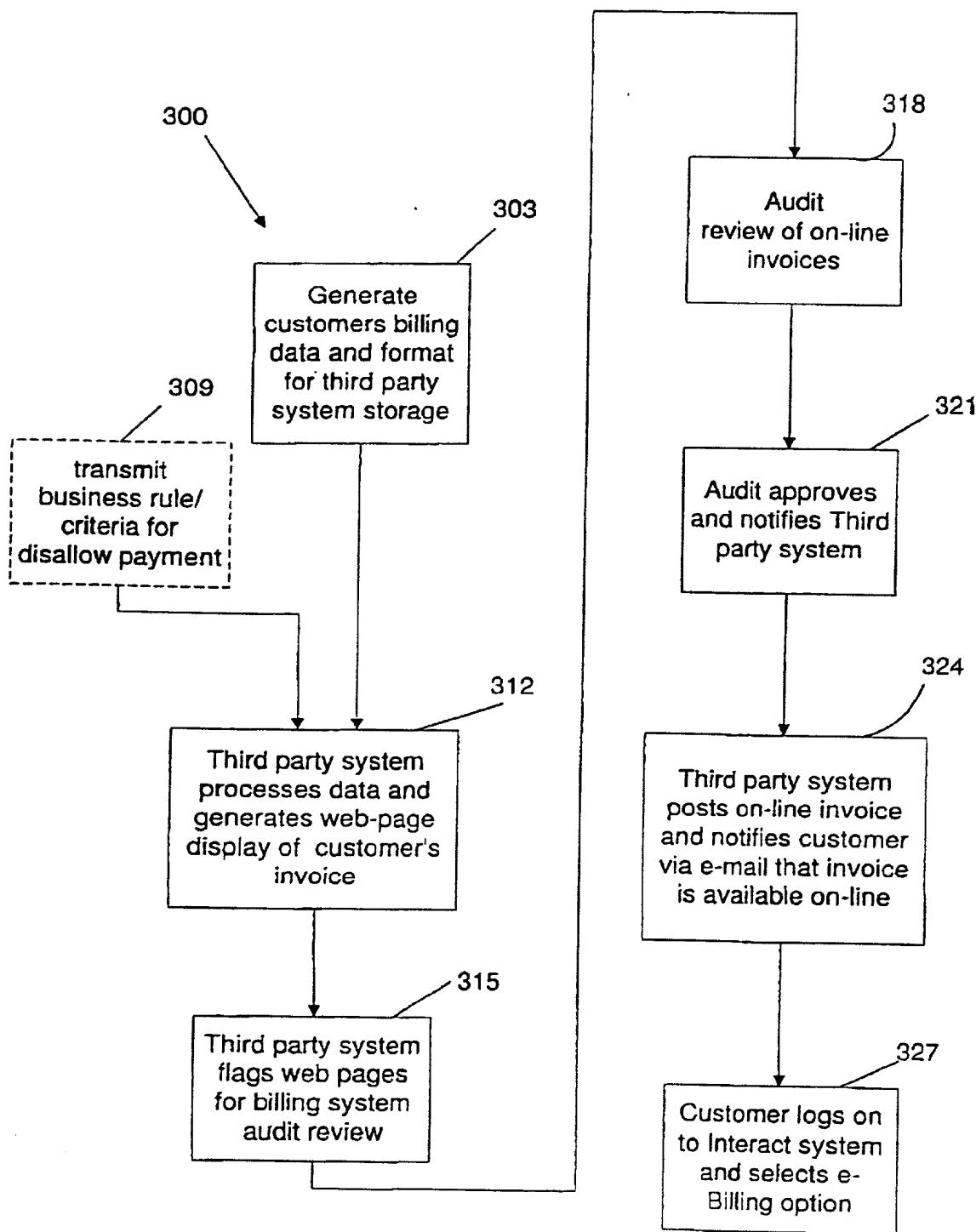


Figure 2

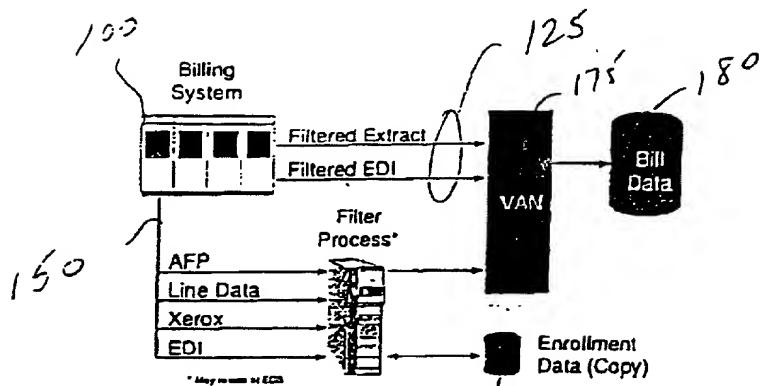


Fig. 3(a)

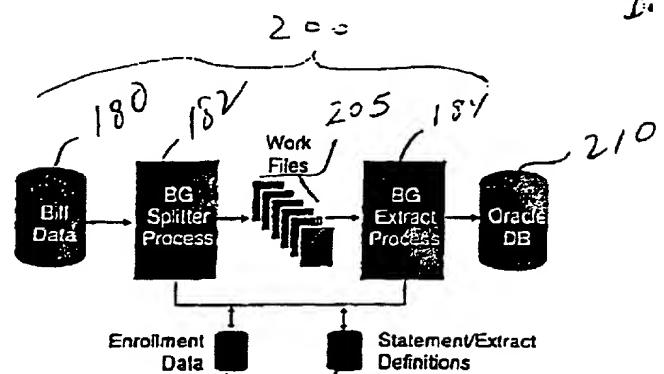


Fig. 3(b)

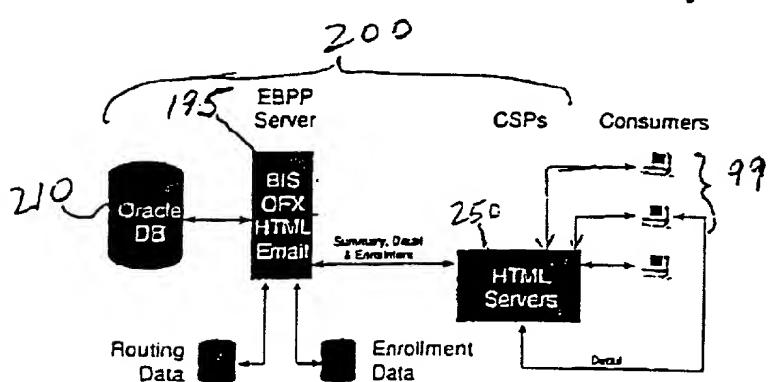


Fig. 3(c)

Docket No.: COS-99-041 Appln No.: NOT ASSIGNED
Title: Disallow Payment for E-Billing System

Inventors: Joel K. Hanson

Sheets of Drawings: 4 of 5

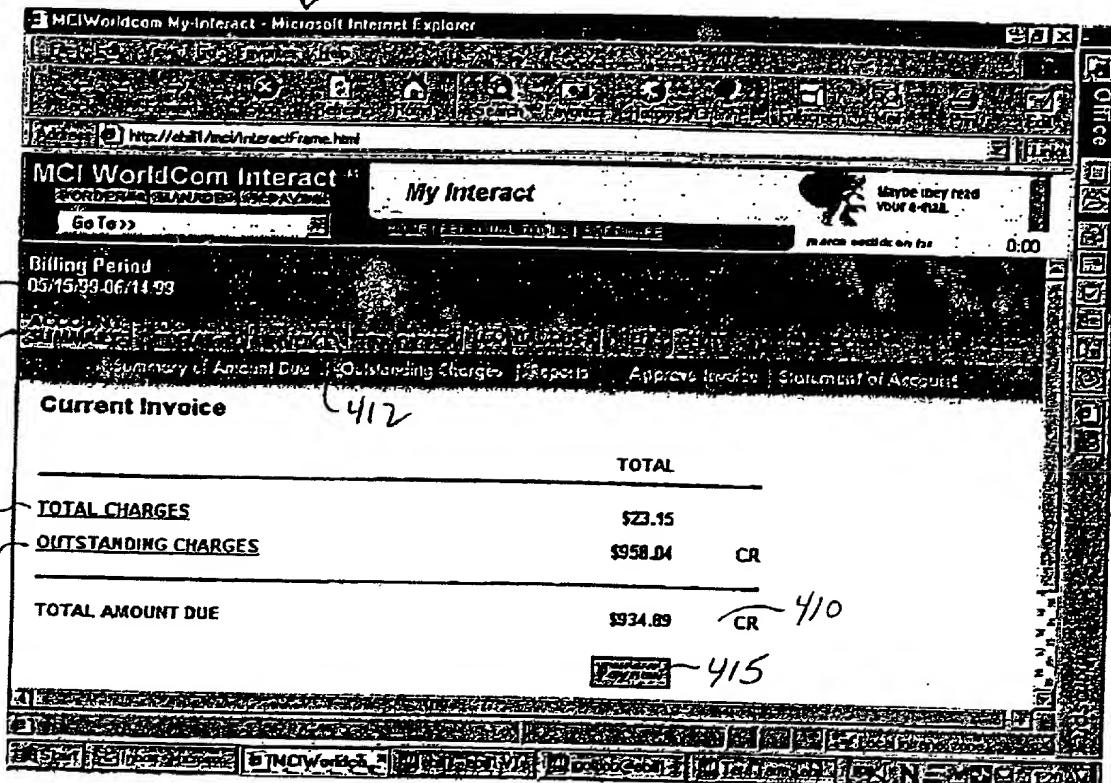


Fig. 4(a)

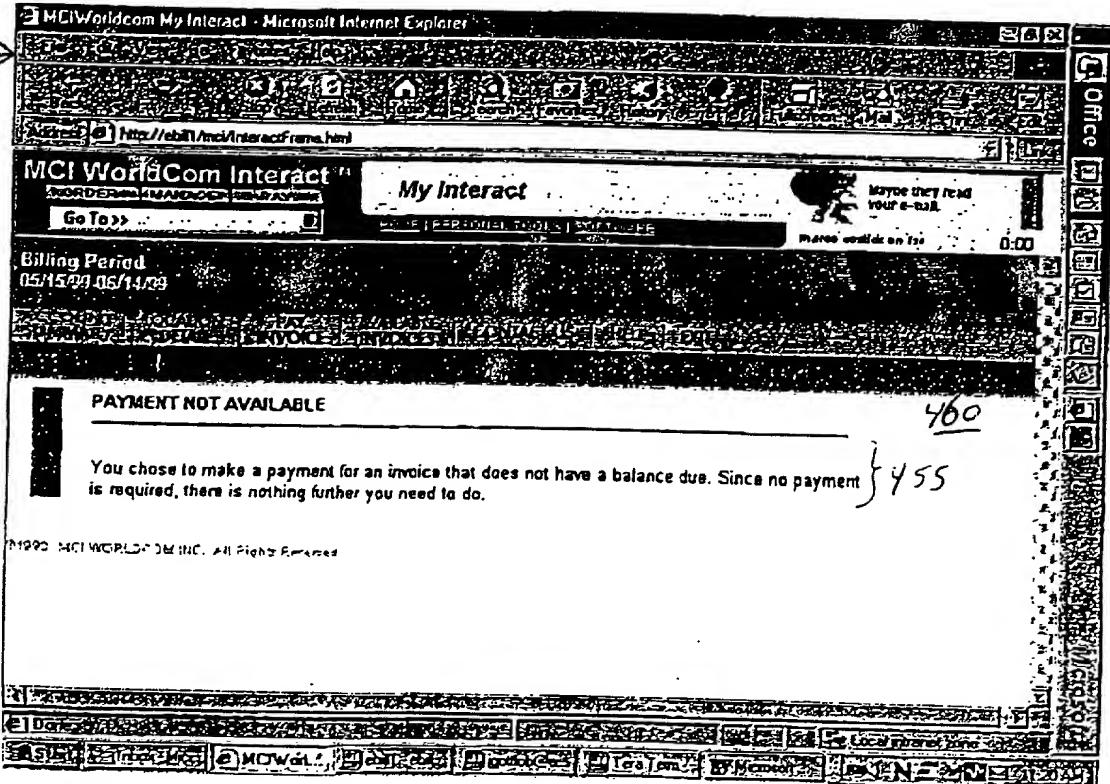


Fig. 4(b)

FIG. 5

